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GUAM RETIREE NEWSLETTER
Andersen Air Force Base, Guam
March 2012 – Volume II, Issue 1
"Still Serving"

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Military health care costs, earned military retirement pay and benefits, homeless Veterans, appropriate cost of living adjustments?

Warning: The one item of most interest to **retired Military** is ... Will Yours Be One of Them? We want to relate to and solve your retiree needs ... please let us know what it's all about.

Hafa Adai and Greetings Fellow Military Retirees, Spouses, and Widows of all Military Services,

First and foremost, hi and **thank you for your service to our nation and your extraordinary contributions toward shaping our country's history and future.**

Thank you for your continuous "standing ovation" and positive feedback of your "Guam Retiree Newsletter," website, and Retiree Activities Office (RAO) support and services.

Also, please reply with what activities you would like to see for retirees at the Top of the Rock Club on Andersen Air Force Base.

Additionally, we're informing ALL E-9s of the Andersen Chiefs Group meeting on the first Thursday of each month, 0700, at the Sunrise Conference Center. If you're interested in getting involved with the group, please reply.

Let's continue to "Keep it R.E.A.L.:" sound the alarm, make some noise, and roll out the red carpet ... we're honored to serve You!

This issue includes:

Page

1) RELATE genuinely to the Retiree-related Problem or Issue You Want or Need to Solve.....	2
2) ENVISION the End Result of Your Want or Need.....	8
3) ADVOCATE for You and Assist with Available Veterans'/Retirees' Entitlements, Benefits and Resources.....	10
4) LAYOUT What We Do for YOU ... What's In It For You.....	23
5) "Tell Us What You Think!"	26
6) "Visit Our Newsletter Archives"	27

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1) RELATE Genuinely to the Retiree-related Problem or Issue You Want or Need to Solve

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Warning: *The one item of most interest to **retired Military** is ... Will Yours Be One of Them?*

The following editorials are by my beautiful wife and 36th Wing Command Chief, Margarita Overton and myself. The commentaries encourage us to develop the professionalism of our people and to be a K.I.N.G. in recognizing the continuous achievements of all Americans to American culture.

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What's On Your "not-to-do" list this year?

By Chief Master Sgt. Margarita Overton
36th Wing Command Chief

ANDERSEN AIR FORCE BASE, Guam -- "Back to the Basics!" "Re-bluing the Force!" "Be a better Airman!" As we march into 2012, these statements sound like wonderful New Year's resolutions to professionalize our force. As champion of a 36th Wing priority to "Develop a Culture of Professional Airmen," I must help our Airmen understand what professionalism looks like. I believe professionalism looks like people who are technical experts in their job, who display the highest personal conduct both on and off duty and who treat their customers and each other with dignity and respect.

So, how are we doing Team Andersen? Let's take the year 2011 in review. We began by receiving an "Outstanding" rating for the Secret Internet Protocol Router Network inspection and an "Excellent" rating for its Non-classified Internet Protocol Router Network operations during the Command Cyber Readiness Inspection, and that was due to efforts from the entire installation.

Next we launched EXERCISE COPE NORTH 11-1, a two-week bilateral flying training exercise with the goal of increasing combat readiness and interoperability between the U.S. and the Japan Air Self-Defense Force. It was the largest in scope to date with more

than 1,000 U.S. and JASDF members, and more than 57 aircraft, to include JASDF F-2's, E-2C Hawkeyes and F-15J Eagles; we had zero mishaps.

Then the Pacific Command Compliance Inspection team showed up in May. We laid out all of our processes and asked the team to show us where we can do things better. We received feedback on areas we could touch up, but 92 percent of our critical compliance objectives were in compliance and the wing earned an overall "Excellent" rating. I've seen the Wing improve its war fighting capability and by October we accomplished a first.

The base as a whole donned their personal protective equipment and went through a series of mission oriented protective postures to show our ability to survive during a chemical, biological, radiological, or nuclear attack. We maintained safety focus and showed a sense of urgency. Last year was also the first year we incorporated face-to-face boards in our Senior Airman-Below-the-Zone promotion process. The emerging supervisory involvement, support and coaching became evident with each board which led to Airmen who were well-prepared and ultimately successful during the personal interview.

We are doing the right things and we have a reputation for marked improvement in the professionalism of our Airmen compared to prior years. Because we do so many things right, perhaps we would be better served this year to resolve on what "not to do" as opposed to what "to do." This year we can take the opportunity to eliminate bad habits, which may not necessarily be a blatant violation of standards, but could detract from our professionalism. In keeping it real, I will share with you three things I've resolved "not to do," this year. First up is: I will not answer an officer's question without preceding the answer with a Sir, Ma'am, or their rank and last name. I interact with wing leadership on a daily basis and I have to admit I can do a better job of not creating a perception of too much familiarity.

If I neglect this simple courtesy, I set a permissive environment for Airmen who do not engage with officers as frequently as I do. Second: I will not use slang vernacular in place of proper terms of address. Its dining facility, boxed meals and fitness center not chow hall, box nasty's or gym. It's Senior Master Sgt or Sergeant and Lieutenant not Senior or L.T. It's Airmen not troops. Using the proper terms may seem like a little thing, but it's the little things that we condone that could lead to bigger things later. Third, I will not wear my personal physical training clothing if I'm working out during peak duty hours. Even though the Air Force Instruction states that we are only required to wear the Air Force PT uniform during organized PT, if fitness is part of my duty, why not wear my AFPTU while working out during the duty day? I see many of our Airmen wearing their AFPTU and as a leader I let them know, I'm part of them and I wear the same uniform they do.

Last month during his quarterly all call, Brig. Gen. John Doucette, 36th Wing commander, shared with us the results from the yearly Gallup poll where American society has consistently given the military the highest confidence ratings, since 1986, in comparison to the police, the presidency or even the U.S. Supreme court. I firmly believe it is because of the professionalism of our people. I've shared with you my three "not-to-do" items for this year to enhance my professionalism, which now makes you an accountability partner to help me to stay on track. I'm curious to know what three things you will resolve "not to do" in 2012. Feel free to use the comment option to share pet peeves or bad habits you've seen detract from military professionalism. I'm extremely proud to be a part of this great team and I look forward to what we will accomplish together as we continue to emphasize a culture of professional Airmen.

Make It a Day On, Not a Day Off

By Mark C. Overton

2012 Multicultural Festival, African-American Subcommittee Project Officer

ANDERSEN AIR FORCE BASE, Guam -- Did you know there are no federal or national holidays in the United States? Each of the 50 states has jurisdiction over its holidays; yet, 10 holidays per year are proclaimed by the federal government. When was the last time you participated in the celebration of an observance recognizing specific groups in our society? Special observances are a proud part of American history. As compared to other countries, the United States' culture and traditions are rich because of the contributions made by the many groups of people who have come to our shores over the past two centuries. In taking the time to learn 'America's history', we will not only increase our cross-cultural awareness, understanding and mutual respect, but also discover a fortune that may lie hidden from making the news or our history books.

An unknown author affirmed, "Minds are like parachutes, they only work when they're open". We can have an open mind without having a hole in our head. If we close our mind to possibilities and to change then we may be doomed to fail. Let me inform you why it's important to be a K.I.N.G. in recognizing the continuous achievements of all Americans to American culture.

Step out first with "K"... know, or be aware of the calendar of special observances by month and their related issues as well. Do you have a friend or loved one that fits in one or more of the nine observance categories we celebrate, listed at the Defense Equal Opportunity Management Institute's website? Which observance is celebrated as a federal holiday? Do you know the passage that gave women the right to vote? Is it sports tradition or racial overtones to use a Native American image as a mascot? According to a Fox News Poll in 2011, 63 percent of registered voters surveyed thought "illegal immigrants who have lived in the US since they were children should be eligible for legal

citizenship". A Gallup poll conducted in 2007 found that "Americans are comfortable voting for a black (84 percent) or female (77 percent) presidential candidate".

Our next step is "I"... interact and participate in the different special observances versus just recognition of their existence. Do you recall the movie, Remember the Titans, which centered on racial tensions in the football team of the newly integrated T.C. Williams High School in Alexandria, VA in 1971? The coach initiated forceful coaxing and innovative team building efforts (e.g., sitting players on the bus by offensive/defensive team assignments rather than established friendships, assigning rooms to players accordingly and directing them to learn something new about their roommates' family and interests, etc). Eventually the team manages to achieve some form of unity, goes on to win the state championship and sets a positive example for the town. We too can step outside of our comfort zone and find common ground with special observances.

Another step is "N"... network as a total community in the sponsorship, planning, and participation of events. A DEOMI guide states "that following major on, and off base resources plays an essential role in sponsoring a special observance: strong command support and adequate funding; quality leadership and planning from the project officer; and cross-cultural and cross-gender community participation".

Our last step is "G"... get up and get going. Get involved in upcoming observances and activities throughout the year. You can make the observance a "day on for service and not just a day off from work." For example, to honor Dr. King's legacy of looking out for the underprivileged, you can volunteer and clean homes for the elderly, help build houses for the poor, clean and paint rooms in churches, or spend the day listening to recordings of King's speeches. On Feb 24, you can also come out and take part in a Black History Celebration luncheon at the Top of the Rock, and "Learnabration" at the Andersen and

McCool elementary schools. Andersen will also hold a Multicultural Festival on May 18, at the Sunrise Conference Center.

In summary, it's important to celebrate the achievements and contributions of all Americans. These are not black or brown observances; they are people's observance ... for all people. Let's make these events society events instead of just special observances. I encourage you to be a K.I.N.G. in recognizing the achievements of all Americans. Be 'king of the hill' about KNOWING or being aware of the calendar of special observances. Besides recognition, 'king size' your INTERACTION and participate in the different special observances. They can't happen without you, Team Andersen. It's essential we NETWORK as a total community in making these events a reality and successful. There's a 'king in you'; GET UP AND GET GOING and get involved in observance activities throughout the year.

2) ENVISION the End Result of Your Want or Need

Laugh Goodbye to Your Retiree Worries ... Contact Your RAO for its' Resolution

As a summary to some questions we received at the recent Retiree Appreciation Day on 5 Nov 2011 or over the phone or via e-mail, the results/status follows.

Specific comments to improve the RAD were incorporated into our 'hotwash'/continuity for subsequent events. Follow-up to questions or comments asked of Commanders present at the RAD are captured within this section or a personal reply was provided.

Can a drive-up window be installed for a Pentagon Automated Teller Machine (ATM)?
As briefed, this installation is a commercial process and requires a study by the Pentagon Credit Union (PFCU). The Bank of Guam (BOG) has expressed an interest in setting up a drive through ATM, potentially placing an ATM in the BX parking lot.

The plan is to move the BOG and PFCU into the Arts and Crafts building, adjacent to the HotSpot. Then a drive-thru and ATM capabilities would be added. The delay is a funding issue to move Arts and Crafts into the plaza across the street where the Shoppette and Bowling Center is. Estimated Completion Date (ECD) is To Be Determined (TBD) (Open)

Retirees expressed concerns about the waiting time at the visitor's center. Is a log kept to determine average waiting time? What is the 'standard'? Is there an AFI or OI that addresses this concern? How is Visitor's Control Center (VCC) doing regarding wait times?

The VCC's Pass & ID section are doing an outstanding job! VCC wait times depend on what time of day visitors arrive. When a visitor arrives before Pass & ID starts processing contractor passes, very little wait time will be encountered--times are posted at the VCC (i.e., 3-5 minutes).

When visitors arrive during lunch time or when contractors are beginning to be serviced, it's more crowded; yet, all customer positions are manned and serving customers.

When visitors arrive on the weekends, Pass & ID only has a contract guard available because a full staff isn't available on weekends or after 1630.

The wait time also depends on the visitor having the proper paperwork/documents based on the purpose visiting: vehicle decal, visitor pass, special event pass, foreign visitor pass, line badge, Geneva Convention card, Jinapsan Beach Landowner pass, Chauffer Pass, photo, window tint check, etc.,

Coordination will continue with Pass & ID to ensure a guide/pamphlet is available to perhaps inform/remind visitors of the requirements for the most common reasons passes are issued? (Open)

Can the RAO put together a listing of benefits for retirees/spouses (e.g., “Did You Know” pamphlet/handout)?

Currently the VA has a guide listing retiree benefits; however, along with the “Pass & ID” pamphlet/guide being coordinated, we will continue to better inform you via our weekly “Base Happenings” e-mails and quarterly “Guam Retiree Newsletter”. (Open)

Concerning the F4 static display located on AAFB, can access for the handicap be provided?

Currently there are no plans to provide accessible parking; however, an cost-benefit option is being considered/studied to provide one or two parking spots and accessible sidewalks to the static display. Because of non-parking on the roadways adjacent to the static display, accessible parking spaces and sidewalks will need to be installed within the static display area. (Open)

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3) ADVOCATE for You and Assist with Available Veterans' / Retirees' Entitlements, Benefits and Resources

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How Often Do You Hear Yourself Saying: No, I Haven't Read It, I've Been Meaning To!

Last known WWI veteran Florence Green dies at 110



LONDON (AP) — [Florence Green](#) never saw the front line. Her war was spent serving food, not dodging bullets.

But Green, who has died at age 110, was the last known surviving veteran of World War I. She was serving with the Women's Royal Air Force as a waitress at an air base in [eastern England](#) when the guns fell silent on Nov. 11, 1918.

It was not until 2010 that she was officially recognized as a veteran after a researcher found her [service record](#) in [Britain's](#) National Archives.

Green died Saturday at the Briar House Care Home in King's Lynn, eastern England, two weeks before her 111th birthday, the home said.

Retired Air Vice-Marshal Peter Dye, director-general of the RAF Museum, said it was fitting that the last survivor of the first global war was someone who had served on the home front.

"In a way, that the last veteran should be a lady and someone who served on the home front is something that reminds me that warfare is not confined to the trenches," Dye said.

"It reminds us of the Great War, and all warfare since then has been something that involved everyone. It's a collective experience ... Sadly, whether you are in New York, in [London](#), or in Kandahar, warfare touches all of our lives."

She was born [Florence Beatrice Patterson](#) in London on Feb. 19, 1901, and joined the newly formed Women's Royal Air Force in September 1918 at the age of 17.

The service trained women to work as mechanics, drivers and in other jobs to free men for front-line duty. Green went to work as a steward in the officers' mess, first at the Narborough airdrome and then at RAF Marham in eastern England, and was serving there when the war ended.

Decades later, Green remembered her wartime service with affection.

"I met dozens of pilots and would go on dates," she said in an interview in 2008. "I had the opportunity to go up in one of the planes but I was scared of flying. I would work every hour God sent. But I had dozens of friends on the base and we had a great deal of fun in our spare time. In many ways, I had the time of my life."

After the war she stayed in the area, raising three children with her husband Walter Green.

Once her service record was rediscovered, the RAF embraced the centenarian veteran, marking her 110th birthday in February 2011 with a cake.

Asked what it was like to be 110, Green said "It's not much different to being 109."

She praised the officers she had served during the war as perfect gentlemen.

"It was very pleasant and they were lovely," she said. "Not a bit of bother. They kept us on our toes and there was no slacking."

A delegation from the air base had been due to visit Green on Feb. 19 to celebrate her 111th birthday.

"When we heard the news there was a palpable silence, because we all hoped she would make it," said [Squadron Leader Paula Willmot](#).

RAF Marham's station commander, Group Captain David Cooper, said Green "will be sorely missed and our thoughts are now with her friends and family."

World War I — "the war to end all wars" — killed about 20 million people in four years of fighting between the Allied powers — including Britain, France and the United States — and Germany and its allies.

The last known soldier to have fought in the brutal trench warfare that has become the enduring image of the conflict was Britain's Harry Patch, who died in 2009 aged 111.

The last American veteran of the conflict was Frank Buckles of Charles Town, West Virginia, who drove ambulances in France for the U.S. Army. He died in February 2011.

The war's last known combatant, Royal Navy veteran Claude Choules, died in Australia in May.

There are no known French or German veterans of the war left alive.

After Choules' death, Green became the war's last known surviving service member, according to the Order of the First World War, a U.S.-based group that tracks veterans.

Andrew Holmes of the Gerontology Research Group, the researcher who found Green's service record, also said she was the last known survivor of the conflict — and the sixth oldest person in Britain.

Green's husband died in 1970. She is survived by two daughters, a son and several grandchildren and great-grandchildren.

The date of her funeral was not immediately known, but Willmot said air force personnel would attend, and the RAF Association would provide a bugler and a Union Jack to drape on the coffin

"It will be a real send-off for her," Willmot said.

Defense bill limits retiree health care increases

By Karen Parrish

American Forces Press Service

WASHINGTON – President Barack Obama signed the 2012 National Defense Authorization Act on Dec. 31 which contains a critical initiative to help control spiraling health-care costs within the Defense Department.

Section 701 limits annual TRICARE enrollment fee increases for retirees and their family members to an amount equal to the percentage by which retired pay increases that year.

The act also contains critical initiatives to develop counterterrorism initiatives abroad, build the security capacity of key partners, modernize the force and boost the efficiency and effectiveness of military operations worldwide.

The NDAA also includes:

Section 347 requires DOD to finance an independent assessment of overseas troop basing, advising retention, closure, realignment or establishment of U.S. military facilities outside the United States “in light of potential fiscal constraints on [DOD] and emerging national security requirements in coming years.”

Section 402 reduces authorized Army minimum end strength from 562,000 to 547,000. The other services’ authorized minimum strengths are unchanged, with 325,700 for the Navy, 202,100 for the Marine Corps and 332,800 for the Air Force.

Section 512 of the act creates a new member of the Joint Chiefs of Staff, which currently includes the Army and Air Force chiefs of staff, the chief of naval operations and the

Marine Corps commandant. The new member will be the chief of the National Guard Bureau, who will have responsibility for “addressing matters involving non-federalized National Guard forces in support of homeland defense and civil support missions.”

Section 526 extends voluntary separation pay and benefits authority, formerly set to expire Dec. 31, to the end of 2018. Section 530 converts the high-deployment allowance from mandatory to authorized. The allowance currently pays \$100 a day, in addition to all other pay and allowances, to a deployed service member who has been deployed 401 days or more out of the preceding 730 days.

Section 702 sets mental health assessment requirements for service members deployed for contingency operations. The act calls for a series of assessments: one within 120 days before deployment; another during the period between 90 days after a deployment begins and 180 days after it ends; a third within a year after the deployment ends; and a fourth between 18 months and 30 months of redeployment.

The act states assessments are intended to “identify post-traumatic stress disorder, suicidal tendencies, and other behavioral health conditions ... in order to determine which such members are in need of additional care and treatment for such health conditions.”

Assessments are not required for service members “not subjected or exposed to operational risk factors during deployment in the contingency operation concerned,” the act states.

Section 954 affirms that DOD “has the capability, and upon direction by the president may conduct offensive operations in cyberspace to defend our nation, allies and interests,” subject to the law of armed conflict and the War Powers Resolution.

President Barack Obama acknowledges “serious reservations” about parts of the act, particularly provisions that regulate the detention, interrogation, and prosecution of suspected terrorists.

“I have signed the act chiefly because it authorizes funding for the defense of the United States and its interests abroad, crucial services for service members and their families and vital national security programs that must be renewed,” Obama said in a statement released Dec. 31.

TRICARE Beneficiaries Reassured of Robust Pharmacy Service

January 03, 2012

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FALLS CHURCH, Va. - The expiration of the retail pharmacy contract between Express Scripts, Inc. (ESI) and the Walgreens pharmacy chain means Walgreens is no longer a TRICARE pharmacy network provider as of Jan. 1, 2012.

"The majority of beneficiaries have access to another network pharmacy very close to home as our pharmacy contract requires ESI to maintain high access standards," said Rear Adm. Thomas McGinnis, chief of the TRICARE Pharmaceutical Operations Directorate. "There are still 56,000 network pharmacies nationwide - easily meeting or exceeding our access requirements."

In addition to 56,000 network pharmacies, TRICARE beneficiaries have other pharmacy options including military pharmacies at no cost and convenient TRICARE Pharmacy Home Delivery. Generic medications are available at no cost through Home Delivery.

Beneficiaries who use non-network pharmacies, including Walgreens, pay full prescription costs upfront and submit their own claims for reimbursement.

Reimbursement will occur only after the non-network deductible is met.

Out-of-network costs include a 50 percent point-of-service cost share for TRICARE Prime, after deductibles are met. All other non-active duty TRICARE beneficiaries pay the greater of a \$12 copay or 20 percent of the total cost for formulary medications and the greater of \$25 or 20 percent of the total cost for non-formulary medications, after deductibles are met.

For more on pharmacy costs go to www.tricare.mil/pharmacycosts.

TRICARE beneficiaries changing from Walgreens pharmacy can simply take their current prescription bottle to their new network pharmacy to have the prescription transferred. To find a nearby network pharmacy, use the "find a pharmacy" feature on www.express-scripts.com/tricare. Beneficiaries who want help finding a pharmacy, changing their medications to Home Delivery or who have other questions can contact Express Scripts at 1-877-885-6313.

The issues between ESI and Walgreens are not specific to TRICARE. Other employer-sponsored and some Medicare Part D pharmacy plans are also affected.

Beneficiaries with questions and concerns about this issue can go to www.tricare.mil/walgreens for more information.

"We are committed to ensuring all our pharmacy beneficiaries are aware of the many options that TRICARE makes available to them," said Brig. Gen. Bryan Gamble, TRICARE Deputy Director. "By now, all of our beneficiaries who use Walgreens to fill prescriptions should have been contacted to advise them of their pharmacy options and to take action to ensure their pharmacy benefit remains uninterrupted. The health of our Service members, retirees and their families remains my number one priority."

In addition to the letters already mailed to each beneficiary who uses Walgreens, ESI has contacted many beneficiaries by telephone and followed up with reminder letters over the

last few months of 2011. Beneficiaries taking medications to treat hemophilia, multiple sclerosis, and some rheumatoid arthritis and cancer drugs have also been contacted.

Military Pay Raise Takes Effect

By Kellie Lunney klunney@govexec.com January 3, 2012

Legislation funding the Defense Department in 2012 contains a pay raise for service members and a premium hike for some enrollees in the military's health care program.

The 2012 National Defense Authorization Act <<http://www.gpo.gov/fdsys/pkg/BILLS-112hr1540rh/pdf/BILLS-112hr1540rh.pdf>>,

which President Obama signed into law on Dec. 31, 2011, includes a 1.6 percent pay bump for service members, effective Jan. 1. Obama recommended that figure in his fiscal 2012 budget proposal. Civilian federal employees still are subject to a two-year pay freeze that began in January 2011.

Defense Secretary Leon Panetta plans to unveil this week a strategy to downsize the Pentagon's budget over the next decade, and reductions in military salaries, retirement and health benefits could be included in the proposal. According to a report in The New York Times, Defense spends nearly one-third of its base budget on personnel costs: \$107 billion for salaries and allowances, \$50 billion for health care, and \$24 billion in retirement benefits. The nonpartisan Congressional Budget Office estimates that the 1.6 percent pay raise will cost

\$1.2 billion this year. See

http://blogs.govexec.com/fedblog/2012/01/military_spending_will_pay_ben.php.

The 2012 Defense authorization act also includes changes in TRICARE fees for some enrollees. The law raises the TRICARE Prime enrollment fees for military retirees and includes an indexed increase tied to the cost-of-living adjustment beginning in fiscal 2013. The higher fees amount to a \$30 annual increase for those with individual plans (from \$230 to \$260) and a \$60 hike (from \$460 to \$520) for those enrolled in family plans.

Enrollees who were in the program before Oct. 1, 2011, will begin paying the higher fees in October 2012, which is the beginning of fiscal 2013; new TRICARE Prime enrollees must pay the higher rates immediately. An earlier provision in the bill to prohibit the existing fee increases for one year was stripped from the final measure. Such provisions typically are included in the annual Defense authorization bills.

Active-duty service members, also covered under TRICARE, do not pay any out-of-pocket costs.

Defense had proposed a 13 percent increase in 2012, indexed thereafter to slightly more than 6 percent. CBO, however, estimates that over the next decade the annual indexed increase will amount to about 2 percent.

Participant fees under TRICARE were set in 1995 and until this year have remained at \$460 per year for the basic family plan. The cost for comparable coverage for federal workers is between \$5,000 and \$6,000 annually.

The Obama administration proposed the TRICARE fee hike and in a White House statement, the president specifically mentioned those initiatives contained in the law that "control the spiraling health care costs of the Department of Defense"

Walgreens no longer a TRICARE pharmacy provider

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“The majority of beneficiaries have access to another network pharmacy very close to home as our pharmacy contract requires ESI to maintain high-access standards,” said Rear Adm. Thomas McGinnis, chief of the TRICARE Pharmaceutical Operations Directorate. “There are still 56,000 network pharmacies nationwide -- easily meeting or exceeding our access requirements.”

Besides 56,000 network pharmacies, TRICARE beneficiaries have other pharmacy options including military pharmacies at no cost and TRICARE Pharmacy Home Delivery. Generic medications are available at no cost through Home Delivery.

Beneficiaries who use non-network pharmacies, including Walgreens, pay full prescription costs upfront and submit their own claims for reimbursement. Reimbursement will occur only after the non-network deductible is met. Out-of-network costs include a 50 percent point-of-service cost share for TRICARE Prime, after deductibles are met. All other non-active duty TRICARE beneficiaries pay the greater amount of a \$12 co-pay or 20 percent of the total cost for formulary medications, and the greater of \$25 or 20 percent of the total cost for non-formulary medications, after deductibles are met.

TRICARE Beneficiaries Have Many Easy Options for Flu Protection

January 30, 2012

If your 2012 New Year's resolution included taking better care of yourself, one of the easiest steps you can take to achieve that goal is to protect yourself against the flu.

Everyone six months old and older should be immunized annually, especially those at high risk, including young children, pregnant women, people with chronic respiratory conditions like asthma and those 65 and older.

Getting a flu vaccine is easy and inexpensive for TRICARE beneficiaries. You may be able to get your flu vaccine for free from any military medical clinic or hospital, or you may choose to get it at one of 50,000 participating TRICARE retail network pharmacies. Find a participating pharmacy near you at www.express-scripts.com/tricare/pharmacy, or by calling the TRICARE pharmacy contractor Express Scripts at 1-877-363-1303. You can also get vaccinated by your doctor or at one of the retail clinics found at many pharmacies, but keep in mind you may have to pay cost shares or copays associated with a medical visit.

An important part of maintaining readiness for active duty service members and members of the National Guard and Reserves is keeping immunizations up to date, including annual flu vaccines. Active duty members without access to military medical facilities may be able to get the vaccination at a network pharmacy. Be sure to follow your Service's policy and always get documentation of the vaccination.

The 2011-12 flu vaccine protects against three strains of influenza - two type A and one type B. Two forms of the flu vaccine are approved for use in the United States - an injection and a nasal spray. Except for pregnant women, the nasal spray is licensed for healthy people from ages 2-49.

TRICARE Retiree Dental Program

The TRICARE Retiree Dental Program is available to all military retirees (including gray area retirees) and their eligible family members, unremarried surviving spouses and their eligible children, as well as MOH recipients and their eligible immediate family members. The program covers cleanings, exams, fillings, root canals, gum surgery, oral surgery and dental accidents on the first day that coverage becomes effective; after 12 months of being in the program, it then covers crowns, bridges, partials, braces and dental implants.

(New retirees who enroll within four months after retirement from the Uniformed Services or transfer to Retired Reserve status are eligible to waive the 12-month waiting period for major services; supporting documentation is required)

The Enhanced TRDP provides every enrollee an annual maximum of \$1,200 per person (\$1,000 for Basic Program enrollees), a \$1000 annual maximum for dental accidents and a \$1500 lifetime maximum for orthodontics. It is important to note that the money that the TRDP pays out for preventive and diagnostic services doesn't count against the annual maximum - those benefits are in addition to the \$1200. Retirees can find more information on the program, as well as enroll 24/7/365, online at <http://trdp.org>.

TRDP enrollees realize the maximum program savings (an average of 22%) when seeing a network provider. To find a network provider, as well as utilize the Consumer Toolkit to print ID cards, view annual maximum information, see if claims have been paid and sign up for e-mail updates, please visit <http://trdp.org>.

Extra Payment May Affect Your 2011 Taxes

Military retirees 2011 tax statement (1099R) includes income from 13 payments for 2011 instead of the expected 12 payments. This isn't a mistake. The pay schedule for military retirees changed in mid-2011 because of the 2011 National Defense Authorization Act.

DFAS now pays military retirees on the first day of the month. When that day is a weekend or national holiday, we must move the official pay date to the previous business day.

As a result, the payment originally scheduled for Jan. 3, 2012 was issued Dec. 30, 2011.

This means you received a total of 13 payments in 2011. The first was on Jan. 3, 2011 and the last on Dec. 30, 2011. This may increase your tax liability.

We realize some financial institutions credit members' accounts before the official pay date. If your credit union is one of them, perhaps you always received a payment at the end of December.

That's a nice benefit, but it does not affect your tax liability. The IRS bases taxes on when DFAS issues the pay (the official pay date), not when a bank posts it to your account.

For example, DFAS issued your December 2010 pay on Jan. 3, 2011. But even before the change in the law, some credit unions credited member accounts on Dec. 30, 2010. Because the official pay date was Jan. 3, the IRS treats it as taxable income for 2011. This year, to comply with the new law, the official Jan. 3, 2012 pay date moved to Dec. 30, 2011. That makes it taxable income for 2011.

Please contact your tax advisor or the IRS with questions on this subject. DFAS cannot give tax advice.

Because Jan. 1 is always a federal holiday, going forward we will always process your pay in December. So in 2012 and beyond, you will receive the normal 12 pay checks.

The following payments are affected by the pay schedule change:

- Retired Pay
- Concurrent Retirement Disability Pay (CRDP)
- Combat Related Special Compensation (CRSC) — tax free

Annuity Pay is NOT affected by this change.

4) LAYOUT What We Do For YOU ... What's In It For You

Besides the “R”, “E” and “A” in “Being R.E.A.L” serving you, layout of our support and services is showcased by your quarterly “Guam Retiree Newsletter” and annual “Retiree Appreciation Day.”

In addition to our website, Facebook and Twitter pages, quarterly newsletter, newspaper editorial, phone calls, kiosk set ups, and word of mouth, other outreach efforts we plan include launching radio spots and potentially postcard mailings. However, you may be aware that our office is unfunded (i.e., has no budget); therefore, please subscribe to our newsletter or provide your e-mail address so we can continue to reach out to you and know and resolve your retiree-related issues.

Resources and Contacts

- Commander's Action Line

Actionline@andersen.af.mil. The Commander's Action Line provides an avenue by which you can exercise a direct link to the installation commander.
Please refer to our website at <http://36fss.com/retiree.html> to view a copy of the memo.

Military Service Retiree Newsletters / Websites:

- Air Force

"Afterburner" Newsletter: <http://www.retirees.af.mil/afterburner/>

Website: <http://www.retirees.af.mil/>

Andersen Air Force Base: <http://www.andersen.af.mil/index.asp>

- Army

"Echoes" Newsletter: <http://www.armyg1.army.mil/rso/echoes.asp>

Website: <http://www.armyg1.army.mil/rso/default.asp>

- Navy

"Shift Colors" Newsletter:

<http://www.npc.navy.mil/referencelibrary/publications/shiftcolors>

Website: <http://www.npc.navy.mil/CommandSupport/RetiredActivities/>

- Marine Corps

"Semper Fidelis" Newsletter:

https://www.manpower.usmc.mil/portal/page/portal/M_RA_HOME/MM/SR/RET_ACT/Semper_Fidelis

Website: <http://www.usmc-mccs.org/retiree/>

- Coast Guard

"Retiree News" Newsletter: <http://www.uscg.mil/ppc/retnews/>

Website: <http://www.uscg.mil/ppc/ras/>

- Joint Region Edge [Mariannas] Newspaper

<http://www.cnmc.navy.mil/Marianas/RegionNews/JointRegionEdge/index.htm>

- Defense Finance & Accounting Service

"Retired Pay Newsletter": <http://www.dfas.mil/rna-news.html>

- Military-related Organizations in Guam:

Guam Air Force Veterans: <https://www.facebook.com/pages/Guam-US-Air-Force-Veterans/102294429842540>

Purple Heart:

Army Retiree Group:

Air Force Sergeants Association, Chapter 1560:

<https://andersen.eim.pacaf.af.mil/sites/AFSA/default.aspx>

Military Retired Pay

- By MyPay Web Site

<https://mypay.dfas.mil/mypay.aspx>

- By Mail

Defense Finance and Accounting Service
U.S. Military Retirement Pay, PO Box 7130
London, KY 40742-7130

- By Phone

1-800-321-1080 or fax 1-800-982-8459

Please notify DFAS immediately after a change of address for your retired pay or annuity.

- **Air Force Aid Society**

Contact the Airman and Family Readiness Flight on any Air Force base, or go to the society's website at www.afas.org/. Phone 800-769-8951.

- **Air Force Enlisted Village**

Write to Air Force Enlisted Village, 92 Sunset Lane, Shalimar, FL 32579-1000. Phone 850-651-3766 or toll free 800-258-1413. Send e-mail to afef@afev.us. Visit the village's website at www.afenlistedwidows.org.

- **Air Force Village Foundation**

Write to Air Force Villages, 5100 John D. Ryan Blvd., San Antonio, TX 78245. Call 210-677-8989 or toll free 800-762-1122. Send e-mail to info@airforcevillages.com. The Web address is www.airforcevillages.com.

- **Arlington National Cemetery**

Write to Arlington National Cemetery, Arlington, VA 22211. For general information, location of gravesites, and visitor information call 703-607-8000. Contact the Interment Services Branch at 703-607-8585 regarding funeral arrangements and eligibility requirements. Please note that the Arlington National Cemetery staff does not make pre-arrangements. Visit the cemetery website at www.arlingtoncemetery.org.

- **Armed Forces Retirement Home-Washington Campus**

Write to Armed Forces Retirement Home, 3700 N. Capitol St. NW, Washington, DC 20011-8400. Phone toll free 800-422-9988 or fax 202-730-3492. For general questions send an e-mail to publicaffairs@afrh.gov. Visit www.afrh.gov.

- **Armed Forces Retirement Home-Gulfport Campus**

The new Gulfport facility opened Oct. 4. Write to AFRH-Gulfport, P.O. Box 1120, Gulfport, MS 39502. Phone 228-604-2205. For general questions send an e-mail to publicaffairs@afrh.gov and specify "Gulfport" in the subject line. Visit the website at www.afrh.gov.

- **Armed Forces Vacation Club**

The Armed Forces Vacation Club is a space-available program offering Department of Defense-affiliated people affordable condominium vacations at more than 3,500 resorts worldwide. Visit www.afvclub.com/default.asp.

5) "Tell Us What You Think!"

Do you have a question or comment for the team? 7 Ways to Contact Your RAO Team

We're also seeking volunteers to support the RAO. This is an excellent opportunity for you to continue to show service before self and give back to our community.

Duties: Assist with phone inquiries and additional programs and functions the office is involved with

Duration: Set your own hours—M through F, 0900-1500

Benefits:

- + Satisfaction of helping others ... serve military retirees of all services, spouses, widows and widowers
- + Flexible schedule
- + Support, advance and unify the retired and active duty communities ... we are all Airmen with a capital 'A'
- + Network for potential job opportunities

Drop us a line at 36wg.rao@andersen.af.mil or 36wg.rao@us.af.mil-- and you may see your question or comment answered in an upcoming issue of the *Guam Retiree Newsletter!*

To contact us...

Visit our support site at: <http://36fss.com/retiree.html>

Or, you may contact us at one of our mediums below:

Saluting Your Service,

Mark

MARK C. OVERTON, CMSgt (Ret), USAF
Retiree Activities Office Director
36th Wing, Anderson Air Force Base

Phone: (671) 366-2574

Location: AAFB, Bldg 21000, Room 726 (projected to relocate adjacent to present base commissary in 2014)

Hours: M through F, 0900-1500

E-mail: 36wg.rao@andersen.af.mil / 36wg.rao@us.af.mil

Facebook: RAO Guam

Twitter: @RAOGUAM

Website: <http://36fss.com/retiree.html>

Mailing Address:

36FSS/FSDE

ATTN: RAO

Unit 14002 Box 14

APO AP 96543-4002

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6) "Visit Our Newsletter Archives"
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For those of you who prefer the HTML version of our newsletter, you can still read it in this format at: <http://36fss.com/retiree.html>

Help spread the word! Forward the "Guam Retirees Newsletter" to your friends whom are military retirees, spouses, and widows of all military services! Or, refer them to <http://36fss.com/retiree.html>.

Please visit our newsletter archive at: <http://36fss.com/retiree.html>

You may also request a copy of a previous "Guam Retirees Newsletter" by sending an e-mail to: 36wg.rao@andersen.af.mil or 36wg.rao@us.af.mil.

If you have received this mailing in error or do not wish to receive any further newsletter mailings from us, simply reply to this e-mail and type UNSUBSCRIBE in the Subject line.

To subscribe to our "Guam Retirees Newsletter", send an e-mail to 36wg.rao@andersen.af.mil or 36wg.rao@us.af.mil and type SUBSCRIBE in the Subject line.

===== SPECIAL FEATURE =====

“A Challenge to You, Our Subscribers: Send Us Your Best ‘Little’ Success Story about a Retirement Issue or Need that was Resolved or An Expression of Thanks for Being A Veteran and We’ll Publish it in the Next Issue of the “Guam Retiree Newsletter”!

